

In re:

Tama L. Stoeber
 Daniel H. Stoeber
 Debtors

Case No. 18-16393-pmm

Chapter 13

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Mar 15, 2024

Form ID: 3180W

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol

Definition
 + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Tama L. Stoeber, Daniel H. Stoeber, 1606 Mineral Spring Road, Reading, PA 19602-2229
14241651	+ Reading Area Water Authority, 1801 Kutztown Road, Reading, PA 19604-1515

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 16 2024 00:32:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 16 2024 00:32:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14238563	Email/Text: BKBCNMAIL@carringtonms.com	Mar 16 2024 00:31:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim CA, 92806
14219194	+ EDI: AISACG.COM	Mar 16 2024 04:32:00	Capital One Auto Finance, a division of Capital One, P.O. Box 4360, Houston, TX 77210-4360
14238192	EDI: CAPITALONE.COM	Mar 16 2024 04:32:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14228196	EDI: DISCOVER	Mar 16 2024 04:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14208407	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Mar 16 2024 00:32:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
14203403	+ EDI: IRS.COM	Mar 16 2024 04:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14229030	EDI: PRA.COM	Mar 16 2024 04:32:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14208890	EDI: PENNDEPTREV	Mar 16 2024 04:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14208890	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14237744	+ EDI: SALLIEMAEBANK.COM	Mar 16 2024 04:32:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14203414	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 16 2024 00:32:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
14229996	Email/Text: membersolutions@visionsfcu.org	Mar 16 2024 00:32:00	Visions Federal Credit Union, 24 McKinley Ave, Endicott, NY 13760

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
CHANDRA M. ARKEMA	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC carkema@squirelaw.com, vcosmc@squirelaw.com,jberry@squirelaw.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
MICHAEL A. CIBIK	on behalf of Debtor Tama L. Stoeber help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Daniel H. Stoeber help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL JOHN CLARK	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mclark@squirelaw.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 9

Information to identify the case:			
Debtor 1	Tama L. Stoeber		
First Name	Middle Name	Last Name	
Debtor 2	Daniel H. Stoeber		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-16393-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tama L. Stoeber

Daniel H. Stoeber

3/14/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.